

**UNITED STATES BANKRUPTCY COURT
EASTERN & WESTERN DISTRICT OF ARKANSAS**

RE: ROBERT TRACY AND NITA ANN FILES

NO. 6:07-bk-73587

NOTICE OF OPPORTUNITY TO OBJECT TO MODIFIED PLAN AFTER CONFIRMATION

You are hereby notified that the captioned debtors have filed the attached modification to the plan pursuant to 11 U.S.C. § 1329 and Rule 3015 of the Rules of Bankruptcy Procedure. Objections to the plan as modified must be filed with the Bankruptcy Court at 300 W. 2nd Street, Little Rock, AR 72201 in writing within 21 days from the date of this notice, with copies to the Counsel for the debtors and Jack W. Gooding, Trustee, PO Box 8202, Little Rock, Arkansas 72221-8202.

If objections to the Plan as Modified are filed, they will be set for hearing by subsequent notice. If no objections are received, the Plan as Modified may be confirmed without further notice or hearing.

**DICKERSON LAW FIRM, P.A.
PO BOX 6400
HOT SPRINGS, AR 71902
501-321-0808
FAX 501-321-2954**

Date: August 18, 2011

/s/ Matthew D. Black
MATTHEW D. BLACK, BAR #2007-259

CERTIFICATE OF MAILING

I, the undersigned, hereby certify that copies of the foregoing notice and attached Modification to Plan have been mailed to:

Jack W. Gooding, Trustee
PO Box 8202
Little Rock, AR 72221-8202

Internal Revenue Service
Special Procedure
PO Box 7346
Philadelphia, PA 19101

U.S. Attorney (Eastern District)
PO Box 1229
Little Rock, AR 72203

U.S. Attorney (Western District)
PO Box 1524
Little Rock, AR 72203

Legal Department
Employment Security Division
PO Box 2981
Little Rock, AR 72203

and to all creditors whose names appear on the attached modification and/or creditor matrix:

/s/ Matthew D. Black
Dickerson Law Firm, P.A.

**IN THE UNITED STATES BANKRUPTCY COURT
EASTERN AND WESTERN DISTRICTS OF ARKANSAS**

RE: ROBERT TRACY AND NITA ANN FILES

CASE NO: 6:07-bk-73587

MODIFICATION OF CHAPTER 13 PLAN

Come now the Debtors by and through their attorneys, Dickerson Law Firm, P.A., and for their modification to the original or modified Chapter 13 plan state:

1. PAYMENT TO THE TRUSTEE:

THE DEBTORS PROPOSE TO PAY \$ 3105 PER MONTH TO THE TRUSTEE. BASE SHALL BE ADJUSTED TO REFLECT NEW SHORTER PLAN LENGTH.

[Indicate how often the Debtor is paid by checking the appropriate box below:]

() Weekly; (XX) Bi-Weekly; () Semi-Monthly; () Monthly or () Other

2. THE PLAN LENGTH shall remain the same unless otherwise indicated below:

(XX) Decrease plan length to 53 months.

A debtor must pay all disposable income into the plan for the benefit of unsecured creditors during the applicable commitment period (unless unsecured are being paid 100%) and the plan length shall not exceed 60 months. Length of Plan may be automatically extended by the Chapter 13 Trustee without further modification should such extension be necessary to adequately fund plan in order to carry out other provisions of the plan as set forth below.

3. UNSECURED CREDITORS are to be paid a 0% dividend. Debtors have paid all disposal income for more than 36 months. Applicable commitment period is 36 months.

(SPECIAL NON-PRIORITY UNSECURED DEBTS REMAIN UNAFFECTED)

4. UNSECURED CREDITORS shall be paid at least as much as they would receive under Chapter 7.

5. ALL OTHER PROVISIONS AS SET FORTH IN THE LAST CONFIRMED PLAN REMAIN THE SAME.

Respectfully Submitted

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/s/ Matthew D. Black
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